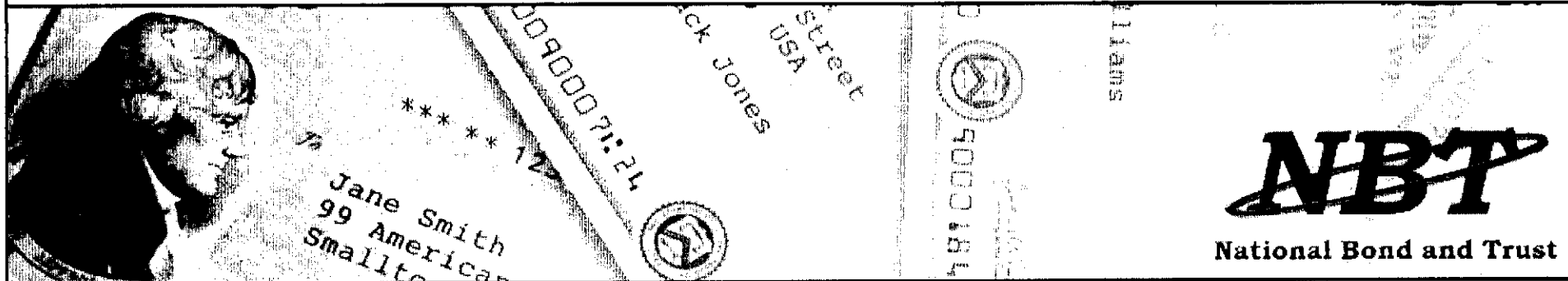


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Letter from the President

Because NBT has been updating many of the programs we offer to bond participants, we felt it was time for us to update our web site. These improvements are part of our overall goal of providing easier access and more information to both employers and their employees. In particular our newest program, Freedom Direct (see the link above), will help employees better understand how they can meet their savings goals. Today Americans have the lowest savings rate since the Great Depression. This is due in part to the lack of general education regarding savings and personal financial management. Freedom Direct provides employees with the basic information needed to make informed decisions about saving money and why Savings Bonds can be the ideal vehicle to help them achieve their financial freedom- especially when used in conjunction with other payroll deduction programs like the 401k program. We hope that the new format will make it easier for everyone to navigate our web site and the content of the site will entice you to continue visiting in the future.

Savings Bond Rates

Current Interest Rates (Valid until November 1, 2008)

Series I : 4.84%

Series EE: 1.40%

Contact Us

Toll Free: (800) 426-9314

Request Changes to your Bond Program

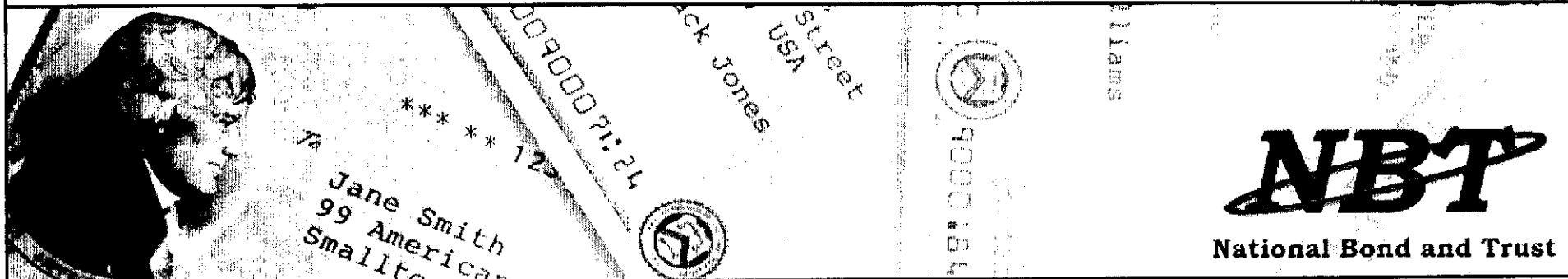
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What are my bonds worth?

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Changing the way Americans think about Saving



Changes?

Request your Change Through our Secure Site below

[Request Changes](#)

Contact Us

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Crown Point, IN 46308

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